GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Direct Benefit Transfer Scheme (DBT) – Procedure for Direct Transfer of Benefits through Aadhaar Payment Bridge (APB) – Orders - Issued.

FINANCE (FC-I) DEPARTMENT

GO Ms No. 103   Dated: 25-04-2013

ORDER:

1.   The Government of India has decided to introduce Direct Benefit Transfer (DBT) Scheme in Hyderabad, Ranga Reddy, Ananthapur, Chittoor and East Godavari districts on pilot basis with specific reference to pre-matric, post-matric and special scholarships being administered by the Central Ministries of Social Justice and Empowerment, Human Resource Development, Tribal Affairs, Minority Affairs, Health and Family Welfare and Labour and Employment from 1st January 2013. The list of directly administered Central schemes brought under DBT is attached to this order as Annexure-I.

2.   As per the guidelines issued by the Government of India, in all cases where Aadhaar number has been seeded into the beneficiary database by the Implementing Department as well as in the banks' Core Banking Solution (CBS),Payment Advice should be made through Aadhaar Payment Bridge(APB). In this context, the Government of Andhra Pradesh has decided to introduce the system of transferring benefits through the Aadhaar Payment Bridge for those schemes where the funds are administered by the State Government (Annexure-II). This system of direct transfers will be introduced on pilot basis in Hyderabad, Chittoor and East Godavari districts for the schemes specified in Annexure-II. The Government intends to extend DBT for these schemes to the entire State based on the experience gained from the above three districts.

3.   Accordingly, Government hereby order that all payments relating to the schemes listed in Annexure- II of this Order be done through APB for those beneficiaries whose Aadhar numbers are seeded in the database as well as CBS with immediate effect in the districts of Hyderabad, Chittoor and East Godavari. Those beneficiaries whose Aadhar numbers are yet to be seeded either in the beneficiary database or CBS will continue to receive payment through the existing E-pass system for ninety days after which all payments shall be effected through APB.

4.   Registration with NPCI: One of the requirements for migrating to APB platform is that the Implementing Departments are required to apply for APB User Registration with National Payments Corporation of India (NPCI) through their Sponsor Bank for each scheme separately in the format given at Annexure-III. Therefore, the Principal Secretaries of Departments concerned with the implementation of schemes listed in Annexure-II are hereby ordered to work out the modalities and to seek registration with NPCI along with the Sponsor Bank immediately.

5. Procedure for Payment Authorisation by the Treasury: All Departments migrating to APB platform are directed to submit their bills to the Treasury in the usual Bill format along with an electronic file containing details of the Aadhaar number, scheme reference number and the amount to be paid to the Sponsor Bank in the format placed at Annexure-IV. In case of beneficiaries whose Aadhaar numbers have not been seeded in the Department's beneficiary database or in the bank accounts, the Departments shall submit a separate bill to the treasury along with bank account details of beneficiaries in Annexure-V. The Treasury after passing the bill shall send Payment Advice to the Sponsor Bank in an electronic form, in XML/ Excel sheet duly authenticated containing a Unique Transaction Reference Number, beneficiary Aadhaar number and the amount.

5.   In case of those without Aadhaar numbers, the Sponsor Bank may make the payment based on the bank account details using ECS or NEFT until further orders.The Sponsor Bank will prepare the input file for APB containing a proper file naming convention, header record and detailed individual records. The bank after executionof payment advice shall send the confirmation of payment or, in case of failed transactions, the details thereof, to the Implementing Department concerned and to the Treasury that sent the payment Advice.

6.   All the Departments concerned, Treasuries and PAOs shall follow these instructions scrupulously. Convenor, State Level Bankers' Committee shall ensure that the procedures laid down in this GO are followed by the banks concerned.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

MINNIE MATHEW
CHIEF SECRETARY TO GOVERNMENT

To
All Departments in the Secretariat.
All District Collectors.
All Heads of Departments.
The Director of Treasuries and Accounts, AP, Hyderabad.
The Pay and Accounts Officer, AP, Hyderabad.
The Convenor, SLBC, Hyderabad/ all Lead Banks.
The DDG, UIDIA, Hyderabad.
The Principal Accountant General, AP, Hyderabad.
SF/SC

// Forwarded by Order//

Section Officer

DIRECT BENEFIT TRANSFER SCHEME

SCHEMES ADMINISTRED BY CENTRAL GOVERNMENT

Sl. No	Ministry/ Department	No. of Schemes		CS/ CSS	Name of the Schemes
1	M/o Social Justice & Empowerment	2	1	CS	National Overseas Scholarship for SC Students
			2	CS	Top class Education Scheme
2	M/o Human Resources Development, D/o Higher Education	3	1	CS	Scholarship to Universities/ College students
			2	CS	Fellowship Schemes of UGC
			3	CS	Fellowship Schemes of AICTE
3	M/o Human Resources Development, D/o School Education & Literacy	2	1	CS	National Means cum Merit Scholarship
			2	CS	National Scheme for Incentive for the girl child for secondary Education.
4	M/o Tribal Affairs	2	1	CS	Top Class Education System
			2	CS	Rajiv Gandhi National Fellowship
5	M/o Minority Welfare Department	1	1	CS	Maulana Azad National Fellowship
6	M/o Women and Child Development	1	1	CS	Dhanalakshmi Scheme
7	M/o Labour and Employment	5	1	CS	Scholarship to the Children to Beedi workers
			2	CS	Housing subsidy to Beedi Workers
			3	CSS	Stipend to children in the special schools under the child labour project.
			4	CS	Stipend to trainees under the scheme welfare of SC/ST job seekers through coaching, Guidance and Vocational Training
			5	CSS	Payment of stipend to trainees under Scheme of Skill Development in 34 District affected by Left Wing Extremism(LWM)
	Total	16			

Chief Secretary to Government

DIRECT BENEFIT TRANSFER SCHEME
SCHEMES ADMINISTRED BY STATE GOVERNMENT

Sl. No	Department	Name of the Schemes
1	Social Welfare	Post Matric Scholarship for SC Students.
		Pre-Matric Scholarship for SC Students
		Pre-Matric Scholarship for Children of those engaged in unclean occupations
		Upgradation of merit of SC Students
2	BC Welfare	Post Matric Scholarship for EBCs
		Pre-Matric Scholarship for OBC Students
		Post Matric Scholarship for OBCs
3	Tribal Welfare	Pre-Matric Scholarship for ST Students
		Post Matric Scholarship for ST Students.
4	Minority Welfare	Post Matric Scholarship Scheme
		Pre-Matric Scholarship Scheme
		Merit cum Means Scholarship Scheme
5	Health Medical & Family Welfare	Janani Suraksha Yojana
6	Women and Child Welfare	Indira Gandhi Matritva Sahyog Yojana (IGMSY)

Chief Secretary to Government

Annexure-III

Format of Registration for User with Sponsor Bank

User's Letter Head.

Application for affiliation with Sponsor Bank for APBS / NACH facilities

We _____ (Name of the User) with Registered Office / Head Office at _____have agreed to participate in the Aadhaar Payment Bridge System (APBS) / National Automated Clearing House (NACH), schemes by National Payments Corporation of India (NPCI), with registered office at C9-8, RBI premises, Bandra Kurla Complex, Bandra East, Mumbai 400051, through our Sponsor Bank _____ (Name of Sponsor Bank) and for that purpose, we hereby provide following details to the NPCI:

1. Types of transactions sought to be put through NPCI while availing APBS / NACH services:

Sr. No.	Type of Transaction	Frequency	Approximate Volume

2. (i) We have an established Know Your Customer (KYC) /Anti Money Laundering (AML) process and we shall comply with all the Reserve Bank of India norms on KYC and AML.

   (ii) We shall offer APBS / NACH only to those customers who undergo our KYC / AML verification processes.

3. Complaints from beneficiaries, if any, relating to transactions processed through APBS / NACH will be pursued by us with the respective banks/branches in co-ordination with the Sponsor Bank.

4. We would ensure necessary funding of our accounts with our Sponsor Banks to ensure seamless flow of APBS / NACH transactions.

Date: -   Authorized Signatory of the User

                          Name and designation of Authorized Signatory with Company seal

--*For Office Use*---

Unique Identification Code: Authorized Signatory of Sponsor Bank

Annexure-IV
Format for Sending Payment Advice Based on Beneficiaries Aadhaar

S.No	Filed	Data Type	Length	Format	Mandatory/Optional	Description
1	Beneficiaries Aadhaar Number	Numeric	12		Mandatory	As per Aadhaar format
2	Amount to be Credited in Paise	Numeric	13		Mandatory	Amount to be in paise Left padded with zeros 0000000000300 for 3 Rupees for example
3	Unique Transaction Reference Number	Alphanumeric	13		Mandatory	Has to be unique for the user for the day
4	Beneficiaries Bank Identifier or IIN	Numeric	6		Optional	If this is provided, the APB system will send the transaction to the given bank. If not provided, it will use the mapper to resolve the bank IIN. If no mapper found, transaction will get rejected.
5	Payment Remark	Alphanumeric	25		Mandatory	Reason for payment

There will be some additional information that the department has provide to Sponsor Bank for every file of transactions that they transmit to the Sponsor Bank. They are
- The User Number given to the department by the Sponsor Bank
- The account that the Sponsor Bank can debit for the transfers and the authorization for the same based on the account rules (approved and authorized signatories).
- The Business Date/Value data for all the transactions.

Note: Aadhaar based payment pre supposes that the AADHAAR is linked to the Bank Account and Banks have updated the NPCI Mapper.

Annexure-V
Format for Sending payment Advice Based on Beneficiaries Aadhaar

1. Using ECS/NECS

S.No	Filed	Data Type	Length	Format	Mandatory/Optional	Description
1	Beneficiaries Bank MICR Code	Numeric	9	000000000	Mandatory	400002001 for SBI for example
2	Beneficiaries Bank Account Number	Alphanumeric	15		Mandatory	
3	Beneficiaries name	Alphanumeric	40			
4	Amount to be Credited	Numeric	13		Mandatory	Amount to be in paise Left padded with zeros 0000000000300 for 3 Rupees for example
5	Unique Transaction Reference Number	Alphanumeric	13		Mandatory	Has to be unique for the user for the **business day**
6	Payment Remark	Alphanumeric	25		Mandatory	Reason for payment

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- The Business Date/Value data for all the transactions.

2. Using NEFT

S.No	Filed	Data Type	Length	Format	Mandatory/Optional	Description
1	Beneficiaries Bank IFSC Code	Numeric	11	000000000	Mandatory	ICIC0000007 for example
2	Beneficiaries Bank Account Number	Alphanumeric	15		Mandatory	
3	Beneficiaries name	Alphanumeric	40			
4	Amount to be Credited	Numeric	13		Mandatory	Amount to be in paise Left padded with zeros 0000000000300 for 3 Rupees for example
5	Unique Transaction Reference Number	Alphanumeric	13		Mandatory	Has to be unique for the user for the **business day**
6	Payment Remark	Alphanumeric	25		Mandatory	Reason for payment

There will be some additional information that the department has to provide to Sponsor Bank for every file of transactions that they transmit to the Sponsor Bank. They are

- The User Number given to the department by the Sponsor Bank
- The account that the Sponsor Bank can debit for the transfers and the authorization for the same based on the account rules (approved and authorized signatories).
- The Business Date/Value data for all the transactions.